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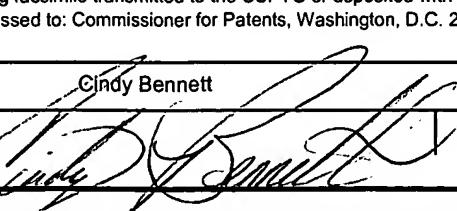
TRANSMITTAL FORM <small>MAR 11 2003</small> <small>(to be used for all correspondence after initial filing)</small>		Application Number	10/076,036
		Filing Date	February 13, 2002
		First Named Inventor	Mascavage, John Joseph
		Art Unit	2165
		Examiner Name	Unassigned
Total Number of Pages in This Submission	4	Attorney Docket Number	020375-002100US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i>
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	Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

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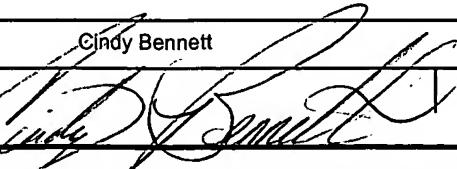
MAR 17 2003

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm or Individual	Townsend and Townsend and Crew LLP Thomas D. Franklin	
Signature		
Date	February 28, 2003	

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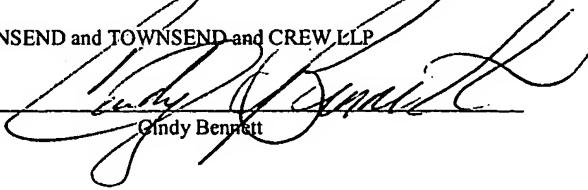
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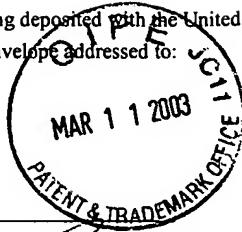
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On February 28, 2003

TOWNSEND and TOWNSEND and CREW, LLP

By: 
Cindy Bennett



PATENT
Attorney Docket No.: 020375-002100US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

John Joseph Mascavage, III, *et al.*

Application No.: 10/076,036

Filed: February 13, 2002

For: **BUTTONS FOR PERSON
TO PERSON PAYMENTS**

Examiner: *Unassigned*

Art Unit: 2165

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98**

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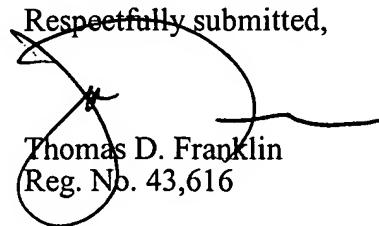
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

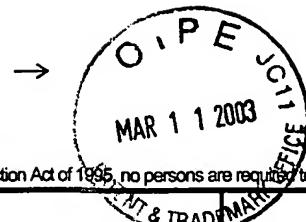
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin
Reg. No. 43,616

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PTO/SB/08B (10-01)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Application Number

10/076,036

Filing Date

February 13, 2002

First Named Inventor

Mascavage, John Joseph, et. al.

Art Unit

2165

Examiner Name

Unassigned

Attorney Docket Number

020375-002100US

U.S. PATENT DOCUMENTS					
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-6,012,045	01-04-2000	Barzilai, et al.	
	AB	US-6,247,047 B1	06-12-2001	Wolff	
	AC	US-			
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FOREIGN PATENT DOCUMENTS							
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		Country Code ³	Number ⁴ Kind Code ⁵ (if known)				
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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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